

**Sutherland
■ Asbill & ■
Brennan LLP**

ATTORNEYS AT LAW

999 Peachtree St., N.E.
Atlanta, GA 30309-3996
tel 404.853.8000
fax 404.853.8806
www.sutherland.com

Facsimile**CONFIDENTIAL****Date:** October 5, 2009**Pages (including cover):** 6**TO:****Recipient Name****Firm/Company****Fax****Telephone**

Kelly Campen

U.S. Patent and
Trademark Office

571-273-6740

571-273-6740

FROM: Mark Lehi Jones**Email address:** Mark.Jones@sutherland.com**Telephone:** 404-853-8185**User number:****Client number:** 34250-1142**Message:** Please see attached 413a form and proposed amendments for discussion.

This message is intended only for the use of the individuals or entity to which it is addressed and may contain information that is privileged, confidential and exempt from disclosure under applicable law. If the reader of this message is not the intended recipient, you hereby notified that any dissemination or distribution of this communication to other than the intended recipient is strictly prohibited. If you have received this communication in error, please notify us immediately by collect telephone 404.853.8813 and return the original message to us at the above address via the U.S. Postal Service. Thank you.

Atlanta ■ Austin ■ Houston ■ New York ■ Tallahassee ■ Washington, DC

8044692.1

Doc Code: M865 or FALREQ.INTV

Approved for use through 07/31/2012. © MB 0881-0031
U.S. Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

Applicant Initiated Interview Request Form

Application No.: 10/041,765

First Named Applicant: Daniel Ahles

Examiner: Kelly Campen

Art Unit: 3691

Status of Application: Final OA

Tentative Participants:

(1) Mark L. Jones

(2)

(3)

(4)

Proposed Date of Interview: Tuesday, October 6

Proposed Time: 10:00 AM (AM/PM)

Please suggest alternate if this

Type of Interview Requested:

(1) ☒ Telephonic(2) ☐ Personal(3) ☐ Video ConferenceExhibit To Be Shown or Demonstrated: ☐ YES☒ NO

If yes, provide brief description:

Issues To Be Discussed

Issues (Rej., Obj., etc)	Claims/ Fig. #s	Prior Art	Discussed	Agreed	Not Agreed
(1) 101 rejection	31		<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(2)			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(3)			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(4)			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

☐ Continuation Sheet Attached☐ Proposed Amendment or Arguments Attached

Brief Description of Arguments to be Presented:

I propose amending the body of claim 31 to include "executing computer executable instructions by one or more processors for:" (Then continuing with ...selecting)

An interview was conducted on the above-identified application on 10/5/2009

NOTE: This form should be completed by applicant and submitted to the examiner in advance of the interview (see MPEP § 713.01).

This application will not be delayed from issue because of applicant's failure to submit a written record of this interview. Therefore, applicant is advised to file a statement of the substance of this interview (37 CFR 1.133(b)) as soon as possible.

/Kelly Campen/

Applicant/Applicant's Representative Signature

Examiner/SPE Signature

Mark Lehi Jones

Typed/Printed Name of Applicant or Representative

63,064

Registration Number, if applicable

404-853-8185

This collection of information is required by 37 CFR 1.133. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.11 and 1.14. This collection is estimated to take 21 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

Privacy Act Statement

The **Privacy Act of 1974 (P.L. 93-579)** requires that you be given certain information in connection with your submission of the attached form related to a patent application or patent. Accordingly, pursuant to the requirements of the Act, please be advised that: (1) the general authority for the collection of this information is 35 U.S.C. 2(b)(2); (2) furnishing of the information solicited is voluntary; and (3) the principal purpose for which the information is used by the U.S. Patent and Trademark Office is to process and/or examine your submission related to a patent application or patent. If you do not furnish the requested information, the U.S. Patent and Trademark Office may not be able to process and/or examine your submission, which may result in termination of proceedings or abandonment of the application or expiration of the patent.

The information provided by you in this form will be subject to the following routine uses:

1. The information on this form will be treated confidentially to the extent allowed under the Freedom of Information Act (5 U.S.C. 552) and the Privacy Act (5 U.S.C. 552a). Records from this system of records may be disclosed to the Department of Justice to determine whether disclosure of these records is required by the Freedom of Information Act.
2. A record from this system of records may be disclosed, as a routine use, in the course of presenting evidence to a court, magistrate, or administrative tribunal, including disclosures to opposing counsel in the course of settlement negotiations.
3. A record in this system of records may be disclosed, as a routine use, to a Member of Congress submitting a request involving an individual, to whom the record pertains, when the individual has requested assistance from the Member with respect to the subject matter of the record.
4. A record in this system of records may be disclosed, as a routine use, to a contractor of the Agency having need for the information in order to perform a contract. Recipients of information shall be required to comply with the requirements of the Privacy Act of 1974, as amended, pursuant to 5 U.S.C. 552a(m).
5. A record related to an International Application filed under the Patent Cooperation Treaty in this system of records may be disclosed, as a routine use, to the International Bureau of the World Intellectual Property Organization, pursuant to the Patent Cooperation Treaty.
6. A record in this system of records may be disclosed, as a routine use, to another federal agency for purposes of National Security review (35 U.S.C. 181) and for review pursuant to the Atomic Energy Act (42 U.S.C. 218(c)).
7. A record from this system of records may be disclosed, as a routine use, to the Administrator, General Services, or his/her designee, during an inspection of records conducted by GSA as part of that agency's responsibility to recommend improvements in records management practices and programs, under authority of 44 U.S.C. 2904 and 2906. Such disclosure shall be made in accordance with the GSA regulations governing inspection of records for this purpose, and any other relevant (*i.e.*, GSA or Commerce) directive. Such disclosure shall not be used to make determinations about individuals.
8. A record from this system of records may be disclosed, as a routine use, to the public after either publication of the application pursuant to 35 U.S.C. 122(b) or issuance of a patent pursuant to 35 U.S.C. 151. Further, a record may be disclosed, subject to the limitations of 37 CFR 1.14, as a routine use, to the public if the record was filed in an application which became abandoned or in which the proceedings were terminated and which application is referenced by either a published application, an application open to public inspection or an issued patent.
9. A record from this system of records may be disclosed, as a routine use, to a Federal, State, or local law enforcement agency, if the USPTO becomes aware of a violation or potential violation of law or regulation.

PATENTS

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Serial No.:	10/041,765	)	Confirmation No.:	3190
)		
Applicant:	Daniel Ahles	)	Art Unit:	3691
)		
Filing Date:	January 7, 2002	)	Examiner:	Campen, Kelly Scaggs
)		
Title:	SYSTEMS AND METHODS FOR SELECTIVE USE OF RISK MODELS TO PREDICT FINANCIAL RISK	)	Customer No.:	29052
		)	Attorney Docket No.	34250-1142

Proposed Amendment For Discussion Purpose Only

Via EFS-Web

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Examiner Campen:

Please see the attached proposed claim amendments – for discussion purposes only.
Support for these amendments can be found in the Applicant's specification, on at least page 8 (first paragraph) and page 17 (paragraphs 3 and 4).

Mark Lehi Jones, Ph.D.
Reg. No. 63,064

404-853-8185

Serial No. 10/041,765

Proposed Amendments For Discussion Purposes Only – not to be entered.

Page 2 of 5

Listing of Claims:

1.- 30. (Withdrawn)

31. (Currently amended) A computer-implemented method for processing financial transactions comprising:

executing computer executable instructions by one or more processors for:

selecting, ~~via a processor,~~ a first scoring model from a plurality of scoring models for determining a first risk score for a financial transaction; and

determining based at least in part on the first risk score, whether to determine a second risk score with a second scoring model different from the first scoring model, and wherein the second scoring model is selected from the plurality of scoring models, ~~via a processor,~~ based at least in part on a post-score rule.

32. (Original) The method of Claim 31, wherein the financial transaction is a check transaction.

33. (Previously Presented) The method of Claim 31, wherein determining the first risk score comprises obtaining data associated with the financial transaction and evaluating the data.

34. (Original) The method of Claim 33, wherein obtaining the data comprises receiving a transaction authorization request from a merchant.

35. (Original) The method of Claim 33, wherein evaluating the transaction comprises invoking a first scoring model from a plurality of scoring models, wherein the first scoring model calculates the first risk score.

36. (Previously Presented) The method of Claim 31, wherein determining whether to determine the second risk score comprises evaluating the first risk score, wherein the second risk score is determined if the first risk score is lower than a predetermined first cutoff value, wherein the transaction is authorized otherwise.

37. (Previously Presented) The method of Claim 36 further comprising:
determining the second risk score with the second scoring model; and

Serial No. 10/041,765

Proposed Amendments For Discussion Purposes Only – not to be entered.

Page 3 of 5

determining whether to authorize the transaction based at least in part on the second risk score.

38. (Original) The method of Claim 37, wherein determining the second risk score comprises invoking the second scoring model from a plurality of scoring models, wherein the second scoring model calculates the second risk score.

39. (Original) The method of Claim 37, wherein determining whether to authorize the transaction comprises evaluating the second risk score, wherein the transaction is authorized if the second risk score is higher than a predetermined second cutoff score.

40. – 82 (Withdrawn)